



Timothy W. Dore
U.S. Bankruptcy Court Judge
(Dated as of Entered on Docket date above)

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON AT SEATTLE

In Re:)	
)	No. 15-11112
TANA T. CHAMBERLAIN,)	
)	
Debtor.)	
)	
)	
TANA T. CHAMBERLAIN,)	Adversary No. 15-01103-TWD
)	
Plaintiff,)	DEFAULT JUDGMENT
)	
vs.)	
)	
WEBSTER BANK, N.A.)	
)	
Defendant.)	

This matter, having come before the Court upon the *ex parte* motion of the Plaintiff for entry of a default judgment against defendant Webster Bank, N.A., and the Court having reviewed the supporting Declaration of the plaintiff, and having reviewed the records and files herein and determined that defendant Webster Bank, N.A failed to

1 timely appear or defend this manner, and that an Order of Default has been entered
2 against said defendant, now, therefore,

3 It is hereby ORDERED, ADJUDICATED and DECREED:

4 1. That the secured claim of defendant Webster Bank, N.A(hereafter
5 “defendant”) against the debtor/plaintiff Tana T. Chamberlain (hereafter “debtor”) is
6 hereby disallowed as a secured claim. The claim of said defendant shall be allowed as
7 a non-priority general unsecured claim and shall be paid as such in accordance with the
8 debtor’s Chapter 13 Plan.

9 2. The avoidance of defendant’s second position lien is contingent upon the
10 debtor’s completion of her Chapter 13 Plan and her receipt of her Chapter 13 Discharge.

11 3. Defendant shall retain its lien for the full amount due under the subject
12 loan should the subject property be sold or should a refinance take place prior to the
13 Chapter 13 Plan completion and entry of a Discharge Order.

14 4. The defendant shall retain its lien for the full amount due under the subject
15 loan in the event of either the dismissal of the Debtor’s Chapter 13 case or the conversion
16 of the Debtor’s Chapter 13 case to any other Chapter of the United States Bankruptcy
17 Code.

18 5. In the event that any entity, including the holder of the first lien on the
19 subject property, forecloses on its security interest and extinguishes defendant’s lien prior
20 to completion of the Chapter 13 Plan and receipt of a Chapter 13 Discharge Order,
21 defendant’s lien shall attach to the surplus proceeds of the foreclosure sale (if any) for
22 up to the full amount of the subject loan balance at the time of the sale.

23 6. That upon completion of the debtor’s Chapter 13 Plan and upon the entry of
24 the debtor’s Discharge Order, the lien of defendant Webster Bank, N.A evidenced by a
25 second position deed of trust against the debtor Tana T. Chamberlain's residence property

1 at 4076 24th Pl. S., Seattle, WA 98108 shall be avoided and disallowed as an
2 encumbrance against said property.

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4 ///End of Order///

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6 Presented By:

7 S/Richard J. Wotipka
8 Richard J. Wotipka, WSBA #12014
9 Attorney for Plaintiff
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